

Information to identify the case:

Debtor 1	<u>Steven Longo</u>	Social Security number or ITIN	xxx-xx-3575
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christine Margaret Longo</u>	Social Security number or ITIN	xxx-xx-5055
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 23-14326-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Steven Longo

Christine Margaret Longo

9/15/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven Longo
Christine Margaret Longo
Debtors

Case No. 23-14326-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Sep 15, 2023

Form ID: 318

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Steven Longo, Christine Margaret Longo, 503 Route 54, Buena, NJ 08310-1630
519921890	Action Collection Agency of Boston, PO Box 902, Middleboro, MA 02346-0902
519921891	Atlantic Emergency Associates, PA, PO Box 411020, Boston, MA 02241-1020
519921892	Atlantic Emergency Associates, PA, 8 Oak Park Drive, Bedford, MA 01730-1414
519921899	+ Dovenmuehle/nfm Lendin, 1 Corporate Dr, Lake Zurich, IL 60047-8944
519921901	+ Joseph Mahon, 146 Pump Branch Road, Waterford, NJ 08089-2424

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QBTHOMAS.COM	Sep 16 2023 00:27:00	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 15 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 15 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: BANKAMER.COM	Sep 16 2023 00:27:00	Bank of America, N.A., TX8-044-03-17, 16001 N. Dallas Pkwy, Addison, TX 75001-3311
cr	Email/Text: CAF_Bankruptcy_Department@carmax.com	Sep 15 2023 20:37:00	CarMax Auto Finance, 225 Chastain Meadows Court, Kennesaw, GA 30144
519921907	Email/Text: akron_patient_services@teamhealth.com	Sep 15 2023 20:37:00	Team Health, Akron Billing Center, 3585 Ridge Park Drive, Fairlawn, OH 44333-8203
519921893	EDI: BANKAMER.COM	Sep 16 2023 00:27:00	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Po Box 26012, Greensboro, NC 27420
519921895	Email/Text: CAF_Bankruptcy_Department@carmax.com	Sep 15 2023 20:37:00	CarMax Auto Finance, Attn: Bankruptcy, Po Box 440609, Kennesaw, GA 30160
519921894	EDI: CAPITALONE.COM	Sep 16 2023 00:27:00	Capital One, PO Box 4069, Carol Stream, IL 60197-4069
519921896	+ EDI: CITICORP.COM	Sep 16 2023 00:27:00	Cbna, Attn: Centralized BankruptcyDept, Po Box 790034, St Louis, MO 63179-0034
519921897	+ EDI: CITICORP.COM	Sep 16 2023 00:27:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
519921898	+ EDI: DISCOVER.COM	Sep 16 2023 00:27:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519921900	EDI: IRS.COM		

District/off: 0312-1

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		Sep 16 2023 00:27:00	Internal Revenue Service Center, Holtsville, NY 00501-0102
519921902	+ Email/Text: PBNCNotifications@peritusservices.com	Sep 15 2023 20:36:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519921904	+ Email/Text: bankruptcy1@pffcu.org	Sep 15 2023 20:37:00	Police & Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
519921905	^ MEBN	Sep 15 2023 20:34:25	Raymour & Flanigan, Attn: Bankruptcy, Po Box 220, Liverpool, NY 13088-0220
519921903	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 15 2023 20:37:00	NJ Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519921906	+ EDI: RMSC.COM	Sep 16 2023 00:27:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519921908	+ EDI: USBANKARS.COM	Sep 16 2023 00:27:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
519921909	+ EDI: RMSC.COM	Sep 16 2023 00:27:00	Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
519921910	+ EDI: CAPITALONE.COM	Sep 16 2023 00:27:00	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2023 at the address(es) listed below:

Name	Email Address
Brian Swope	on behalf of Debtor Steven Longo swope@comcast.net
Brian Swope	on behalf of Joint Debtor Christine Margaret Longo swope@comcast.net
Brian Thomas	on behalf of Trustee Brian Thomas brian@brianthomaslaw.com bthomas@ecf.axosfs.com
Brian Thomas	

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brian@brianthomaslaw.com bthomas@ecf.axosfs.com

Denise E. Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6